

FILED  
7/21/23 3:15 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Eddie L. Harding and  
Shannon V. Harding**

)  
) **Case No. 18-24726-JAD**  
)  
) **Chapter 13**  
)  
**Debtor(s).** )  
X Doc. # 149

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ **Confirming Plan on Final Basis**

☐ **Chapter 13 Plan dated:**  
\_\_\_\_\_

☐ **Authorizing Distributions Under Plan** ☒ **Amended Chapter 13 dated:**  
**On Interim Basis Solely as Adequate June 16, 2023**  
**Protection**

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$2411 effective 8/22.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$2529, beginning 8/23. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.

- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.
- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- \_\_\_\_\_
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- \_\_\_\_\_

- ☒ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:  
\*Jennifer Haas & Scott Craven CL#23 at 6% as timely
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 
- ☒ K. Additional Terms and Conditions:  
\*Community Loan CL#11 to be paid per loan mod order 5/17/23 (Doc 144)  
\*Attorney fees based on a retainer of \$87 with remaining fees \$3913  
\*Payments as to Westlake Services CL#25 beginning 8/22  
\*Clearview FCU CL#7 & 8 to be paid per order 4/30/19 (AP Doc 6)  
\*Peoples Gas to be paid per order of 9/16/20 (Doc. 57) subject to future stipulation.

*\*All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.


**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on

account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

**G.** The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

**H.** The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 7/21/2023

  
jsf  
United States Bankruptcy Judge  
Jeffery A. Deller

cc: All Parties in Interest to be served by Clerk

In re:  
Eddie L. Harding  
Shannon V. Harding  
Debtors

Case No. 18-24726-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 21, 2023

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eddie L. Harding, Shannon V. Harding, 4542 Stilley Rd., Pittsburgh, PA 15227-1326
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
cr	+ Borough of Whitehall/Baldwin-Whitehall School Dist, Goehring, Rutter & Boehm, 437 Grant Street, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6002
cr	+ Jennifer Haas, 486 Temona Drive, Pittsburgh, PA 15236-4249
cr	+ Scott Craven, 486 Temona Drive, Pittsburgh, PA 15236-4249
14976324	+ Alexandra T. Garcia, Esquire, 123 South Broad St., Sute 1400, Philadelphia, PA 19109-1029
15001141	+ Borough of Whitehall/Baldwin-Whitehall School Dist, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
15496503	+ Danielle DiPofi and Jason DiPofi, 2518 Homehurst Avenue, Pittsburgh, PA 15234-3138
15015775	+ Jennifer Haas and Scott Craven, 486 Temona Drive, Pittsburgh PA 15236-4249
14976327	Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
14964378	+ Lakeview Loan Servicing, LLC., c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 22 2023 00:26:50	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14976323	+ Email/Text: bankruptcynotices@aarons.com	Jul 22 2023 00:19:00	Aaron's Inc., 400 Galleria Pkwy SE, Suite 300, Atlanta, GA 30339-3182
14961903	+ Email/Text: bankruptcy@rentacenter.com	Jul 22 2023 00:19:00	Acceptance Now, 5501 Headquarters Dr, Plano, TX 75024-6191
14976326	Email/Text: kburkley@bernsteinlaw.com	Jul 22 2023 00:19:00	Duquesne Light, 411 Seventh Avenue, P.O. Box 1930, Pittsburgh, PA 15230-1930
15001139	+ Email/Text: ebnjts@grblaw.com	Jul 22 2023 00:18:00	Borough of Whitehall, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14961904	+ Email/Text: bankruptcy@clearviewfcu.org	Jul 22 2023 00:19:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
14976325	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 22 2023 00:18:00	Comenity Bank/Zales, P.O. Box 182120, Columbus, OH 43218-2120
15463182	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 22 2023 00:18:00	Community Loan Servicing, LLC et al, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
14961906	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 22 2023 00:26:51	Dsnb Macys, Po Box 8218, Mason, OH 45040
14994766	Email/Text: bnc-quantum@quantum3group.com	Jul 22 2023 00:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA

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			98083-0657
14961905	+ Email/Text: electronicbkydocs@nelnet.net	Jul 22 2023 00:19:00	Dept Of Education/neln, 3015 Parker Rd, Aurora, CO 80014-2904
14989840	Email/Text: G06041@att.com	Jul 22 2023 00:19:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14990928	+ Email/Text: kburkley@bernsteinlaw.com	Jul 22 2023 00:19:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14971821	Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2023 00:26:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14982027	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 22 2023 00:18:00	Lakeview Loan Servicing, LLC, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14961907	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 22 2023 00:18:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14961908	Email/PDF: resurgentbknotifications@resurgent.com	Jul 22 2023 00:26:52	Lvnv Funding Llc, C/o Resurgent Capital Services, Greenville, SC 29602
14976328	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2023 00:18:00	Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
14961909	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2023 00:18:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
14975092	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 22 2023 00:18:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14962041	+ Email/PDF: rmscedi@recoverycorp.com	Jul 22 2023 00:27:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14993720	+ Email/Text: csc.bankruptcy@amwater.com	Jul 22 2023 00:19:00	Pennsylvania American Water, PO Box 578, Alton, IL 62002-0578
14976453	+ Email/Text: ebnpeoples@grblaw.com	Jul 22 2023 00:18:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14961910	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 22 2023 00:26:50	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15518950	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 22 2023 00:18:00	RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
14961911	+ Email/Text: bankruptcy@sw-credit.com	Jul 22 2023 00:19:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14961912	+ Email/PDF: gecsed@recoverycorp.com	Jul 22 2023 00:27:01	Syncb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
14993925	+ Email/Text: bncmail@w-legal.com	Jul 22 2023 00:19:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14961913	+ Email/Text: bncmail@w-legal.com	Jul 22 2023 00:18:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15056966	Email/Text: EDBKNotices@ecmc.org	Jul 22 2023 00:18:00	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448
14961914	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Jul 22 2023 00:18:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
14988252	Email/PDF: ebn_ais@aisinfo.com	Jul 22 2023 00:26:56	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14976329	Email/Text: bankruptcy_notices@wgresorts.com	Jul 22 2023 00:18:00	Westgate Resorts, 5601 Windover Dr., Orlando, FL 32819
15505110	+ Email/Text: bankruptcynotice@westlakefinancial.com		

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Jul 22 2023 00:19:00

Westlake Financial Services, 4751 Wilshire Blvd,  
Suite 100, Los Angeles, CA 90010-3847

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC,
cr		Lakeview Loan Servicing, LLC.
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14981812	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14992196	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2023 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC. ecfmil@mwc-law.com, ecfmil@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC. bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC, logsecf@logs.com
Glenn R. Bartifay	on behalf of Plaintiff Shannon V. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Plaintiff Eddie L. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Eddie L. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Joint Debtor Shannon V. Harding gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Whitehall/Baldwin-Whitehall School District jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com



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Marianne Oliver

on behalf of Creditor Jennifer Haas moliver@lawgol.com patti@lawgol.com

Marianne Oliver

on behalf of Creditor Scott Craven moliver@lawgol.com patti@lawgol.com

Marisa Myers Cohen

on behalf of Creditor Lakeview Loan Servicing LLC. ecfmil@mwc-law.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

Samuel James Pasquarelli

on behalf of Defendant Clearview FCU sjp@sgkpc.com pms@sgkpc.com

TOTAL: 17